

Qualified Medicare Beneficiary

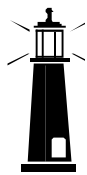
Program Description

The Qualified Medicare Beneficiary (QMB) program helps beneficiaries with incomes equal to or below 100 percent of the federal poverty level and limited financial resources.



Program Benefits in 2003

Benefit	Expenses Covered
<u>Medicare Monthly Premiums</u>	
Medicare Part A	40+ quarters of employment \$0 per month 30-39 quarters of employment \$174 per month <30 quarters of employment \$316 per month
Medicare Part B	\$704.40 a year, or \$58.70 per month
<u>Medicare Deductibles</u>	
Medicare Part A	\$840.00 per benefit period
Medicare Part B	\$100.00 per year
<u>Medicare Part A Coinsurance</u>	
<u>Hospital</u>	
1 - 60 day	\$0 per day
61 - 90 day	\$210.00 per day
91 - 150 day	\$420.00 per day
<u>Skilled Nursing Facility</u>	
1 - 20 day	\$0 per day
21 - 100 day	\$105.00 per day
Medicare Part B Coinsurance	20 percent of the allowed (usual and customary) charge for covered services



Eligibility for QMB Program

Individuals are eligible for the QMB program based on their income levels and financial resources. The following table outlines income limits for the continental United States, plus Alaska and Hawaii. In order to be eligible, beneficiaries must have monthly income equal to or below the specified amount.

State	Monthly Income Limits for 2003		Resource Limits*	
	Individuals	Couples	Individuals	Couples
U.S.	\$769	\$1,030	\$4,000	\$6,000
Alaska	\$955	\$1,282	\$4,000	\$6,000
Hawaii	\$881	\$1,182	\$4,000	\$6,000

*Individual states may have more generous requirements.

To be eligible for the QMB program financial resource limits also apply. An individual's financial resources must be less \$4,000 for an individual or less than \$6,000 for a couple.

Financial resources or assets may include:

- Cash
- Bank accounts (such as savings and checking)
- Stocks, bonds, annuities and CDs
- Real and personal property (other than home and automobile)
- Trusts
- Life insurance, if face value is greater than \$1,500
- Other items that may be converted into cash and used for food, clothing, or shelter

